

Please use this application form to apply for an Online Multi-Currency Account. This account is issued by ANZ Bank New Zealand Limited ("Bank"), and managed by ANZ New Zealand Securities Limited ("ANZ Securities"), a subsidiary of the Bank.

To be eligible for this account, you'll need to have an ANZ account. If you aren't currently an ANZ account holder, simply visit www.anz.co.nz or any ANZ branch to join up.

ABOUT YOUR INVESTMENT

The Online Multi-Currency Account currently consists of a range of multi-currency call debt securities, referred to as On Call Currency Accounts elsewhere in this application form, which are issued by the Bank and managed by ANZ Securities. Each Investor's investment will be held by the Bank for that particular Investor, subject to the terms and conditions set out in this Application Form.

The Bank's obligations under these terms and conditions do not constitute deposits or liabilities of Australia and New Zealand Banking Group Limited. Australia and New Zealand Banking Group Limited does not stand behind or guarantee the Bank. Australian Prudential Regulatory Authority regulates all Authorised Deposit Taking Institutions (ADI) in Australia. Australia and New Zealand Banking Group Limited is an ADI however the Bank is not an ADI.

The individual currencies offered operate as separate call debt securities within the Online Multi-Currency Account.

On Call Currency Accounts are available for:

- New Zealand dollars;
- Australian dollars;
- United States dollars;
- Euro;
- British Pounds;
- Japanese Yen;
- Canadian dollars;
- Swiss Francs;
- Hong Kong dollars; and
- Singaporean dollars.

Investors who subscribe for the Online Multi-Currency Account will be recorded as an investor in each On Call Currency Account listed, but need only make deposits into the On Call Currency Account(s) that the Investor elects to utilise.

On Call Currency Accounts for currencies not utilised by an Investor will maintain a zero balance until the Investor chooses to utilise that particular On Call Currency Account. The Bank may include further foreign currencies, in the form of additional On Call Currency Accounts within the Online Multi-Currency Account, from time to time. For an up to date list of available currencies refer to the ANZ Share and Bond Trading Website. Existing Investors will automatically have any new On Call Currency Account added to their Online Multi-Currency Account with zero balances maintained until activated by the Investor.

When an On Call Currency Account is closed, the Online Multi-Currency Account as a whole will be closed, including all individual On Call Currency Accounts.

ANZ Securities has been delegated responsibility, from the Bank, for the day to day administration and management of the Online Multi-Currency Account, including:

- performing foreign exchange transactions and transfers;
- processing deposits and withdrawals;
- maintaining an investor register;
- maintaining accounting records;
- performing account reconciliations; and
- providing regular statements to Investors on their investment.

For these purposes, ANZ Securities will act as the Bank's agent and each Investor agrees that ANZ Securities may do anything in the administration, operation, and management of the Online Multi-Currency Account that the Bank would otherwise have been authorised to do.

The Online Multi-Currency Account is unsecured and is not guaranteed by ANZ Securities. The Bank is the person legally liable to pay returns from the Online Multi-Currency Account to Investors. No level of return is promised or guaranteed by the Bank or ANZ Securities.

HOW IS INTEREST PAID?

Interest may accrue on funds invested in On Call Currency Accounts, within the Online Multi-Currency Account, at the rates specified on the ANZ Share and Bond Trading Website.

These rates are floating rates and will vary from time to time. Any rate specified on the ANZ Share and Bond Trading Website is indicative only.

It is possible that, as a result of the wholesale interest rates available at a particular time, a rate of 0% interest may be applied at the Bank's discretion. The Bank may apply a flat rate of interest as well as tiered interest rates by posting those rates on the ANZ Share and Bond Trading Website. The Bank reserves the right to treat a particular Investor or groups of Investors differently, including setting interest rates at different levels. To find out the current rate go to the ANZ Share and Bond Trading Website or call ANZ Share and Bond Trading on **0800 269 728**.

Interest on the funds you have invested within the Online Multi-Currency Account is calculated on the daily balance of the relevant On Call Currency Account and is credited to that particular On Call Currency Account. Interest is paid monthly in that underlying currency.

You will receive a monthly statement showing the balance of funds invested in the relevant On Call Currency Account specified, along with the interest earned, taxes and any fees (other than the Management Fee) deducted.

ANZ Online Multi-Currency Account Application

FEES

The Investor agrees to pay all fees, conversion margins, taxes, and duties incurred at the rate or rates notified to Investors by the Bank via the ANZ Share and Bond Trading Website. Investors agree to pay all other applicable costs or charges payable in respect of their Online Multi-Currency Account including intermediary bank charges.

The Investor agrees that all fees, conversion margins, charges, and other amounts detailed above, and any additional fees incurred in respect of other entities, will be deducted directly from their Online Multi-Currency Account, unless that account has a zero balance. Where the Investor's Online Multi-Currency Account has a zero balance, the Investor authorises ANZ Securities to instruct the Bank to debit such fees and charges from any other account the Investor holds with the Bank.

Currency Conversion Margins

Foreign exchange charges will be incurred on all transactions that require funds to be converted to or from another currency. For the purposes of currency conversion, an exchange rate determined by the Bank (in its sole discretion) will be used. An indication of the exchange rate likely to be used will be displayed as a "midpoint rate" on the ANZ Share and Bond Trading Website (such displayed rate being subject to change without prior notice to Investors).

A currency conversion margin of up to 1.50% of the overseas currency amount may be charged. ANZ Securities receives a share of the currency conversion margin charged. Due to factors such as the timing and volume of foreign currency transactions, the margin charged will not necessarily reflect the total profit to ANZ Securities on foreign currency transactions.

TAX

Prospective investors should obtain independent tax advice in relation to their own situation.

ANZ Securities, as agent for the Bank, will deduct resident withholding tax (RWT) from all payments made to New Zealand tax residents unless ANZ Securities has been provided with a valid certificate of exemption.

On the application form, you may elect a RWT rate when you provide us with your Inland Revenue Department (IRD) Number. Your RWT rate should be determined by the amount of your taxable income.

If the IRD considers you have elected an inconsistent RWT rate, they may instruct us to apply another RWT rate. We must use the RWT rate provided by the IRD, unless you tell us to apply a different RWT rate.

If you are an overseas resident and you are not engaged in business in New Zealand through a fixed establishment in New Zealand, non-resident withholding tax (NRWT) will be deducted from the interest earned. The rate of NRWT applied depends on your country of residence and can be up to 15%.

For more details please refer to, and subsequently complete, the 'Tax' section of the Application Form.

HOW TO INVEST

Initial investment

- Initial investments in the Online Multi-Currency Account can be made in NZD using any of the following payment methods:
 - direct credit;
 - same day cleared payment; or
 - for a deposit into the New Zealand dollar account only – by cheque in New Zealand dollars drawn on a New Zealand-domiciled bank account.
- Initial investments into the Online Multi-Currency Account can be made in other currencies using the following payment method:
 - International Money Transfer

You must include reference to your ANZ Share and Bond Trading client number (as applicable) for all deposits.

There is no minimum level of investment required for an Investor to either open an Online Multi-Currency Account or to keep an account open. ANZ Securities may charge a currency conversion fee for transfers between currencies in addition to any other fees payable. Please refer to the 'Fees' section of this form for further information regarding fees.

For further information on how to invest in the Online Multi-Currency Account please refer to the ANZ Share and Bond Trading Website.

You may download the application form online at the ANZ Share and Bond Trading Website or request for one to be posted to you by calling 0800 269 728 or sending an email request to customerservice@anzshareandbondtrading.co.nz.

Completed Application Forms must be mailed to ANZ Share and Bond Trading, PO Box 1790, Wellington 6140, New Zealand.

Additional Currency Investments

Upon acceptance of your application to invest in the Online Multi-Currency Account, you can make additional investments in the same manner as your initial investment or by transferring between the currencies in the Online Multi-Currency Account. If you elect to transfer cash from one currency to another, a currency conversion margin and/or currency conversion fee will apply in addition to any other fees payable. Please refer to the 'Fees' section for more information on charges.

ANZ Securities will, as agent for the Bank, arrange for amounts received from Investors via cheque (made payable in New Zealand dollars) to be credited to the Online Multi-Currency Account. However, amounts will not be credited to the Online Multi-Currency Account, and therefore no investment will be made, until funds have cleared.

ANZ Online Multi-Currency Account Application

TRANSFERS BETWEEN ACCOUNTS AND CURRENCIES

Transfers between currencies may be requested between any pair of currencies within the Online Multi-Currency Account.

Requests for transfers of funds between currencies within the Online Multi-Currency Account may be lodged during business hours by telephone, or anytime via the ANZ Share and Bond Trading Website. Transfer requests will be actioned throughout New Zealand business days that are not holidays in any of the transfer currency countries; with a cut-off for same-day processing at 6pm. Investors must lodge their transfer requests before these times to ensure the transfer occurs the same day.

Transfer requests will only be actioned on cleared funds.

WITHDRAWALS

Investors are able to request a withdrawal of funds invested in an On Call Currency Account, within the Online Multi-Currency Account, at any time by providing a withdrawal request to ANZ Share and Bond Trading:

- in writing (including, if we agree, by fax or email);
- by telephone (0800 269 728).

For investor protection, withdrawals payable to you will only be paid to the New Zealand bank account that you have previously nominated, referred to as your Nominated Account, in New Zealand dollars. ANZ Securities will convert the foreign currency to New Zealand dollars. A currency conversion margin will apply. No cash or cheque payments will be made for such withdrawals.

All withdrawal instructions, and any correspondence in relation to withdrawals, should be made to ANZ Share and Bond Trading directly.

A withdrawal request will be declined (in whole or in part, at ANZ Securities' or the Bank's sole discretion) if there are insufficient cleared funds in your investment to satisfy the request.

The Bank is the person legally liable to pay the withdrawal amount to you. Withdrawal amounts will be paid to your Nominated Account no later than one working day after a request is received, provided the request is made on a business day prior to the cut off time for processing such requests. Up to date cut off times for the acceptance for requests are posted on the ANZ Share and Bond Trading Website.

ANZ Securities or the Bank may at any time terminate your investment and close your Online Multi-Currency Account by paying to your Nominated Account the balance of your funds invested in the Online Multi-Currency Account (including accrued unpaid interest and less applicable fees and taxes) without prior notice.

SETTLEMENT OF TRADES

Investors may use their On Call Currency Accounts to settle orders, trades, and obligations in New Zealand dollars or in foreign currencies. In order to settle in a foreign currency, Investors must hold sufficient funds in the currency in which the settlement is being made to complete the transaction. Failure by an Investor to ensure that sufficient funds in the required foreign currency are available for settlement will result in charges or the reversal of the order.

ANZ Securities may automatically deduct the settlement payment amount required from the Investor's relevant On Call Currency Account within the Online Multi-Currency Account in order to effect any order, trade, or obligation in a foreign currency. ANZ Securities may also automatically pay the settlement proceeds to the Investor's Online Multi-Currency Account in the relevant currency, unless the Investor requests otherwise.

If the source currency of the settlement payment is not New Zealand dollars, a currency conversion shall take place and New Zealand dollars shall be paid to the nominated bank account or New Zealand dollar On Call Currency Account.

Settlement payment requests for funds to be paid out to an Investor's Nominated Account must be lodged before 4pm on New Zealand business days that are not holidays in the source currency. Investors must lodge their payment requests before this time to ensure the payments occur the same day.

Funds will transfer overnight within the New Zealand banking system, not at 4pm. Payment requests will only be actioned on cleared funds.

OTHER TERMS

Telephone, facsimile, and email instructions:

ANZ Securities may act on telephone, facsimile or email instructions purporting to be from you or any Authorised Representative and rely on these as authority to carry out the instructions contained in them. However, ANZ Securities reserves the right not to act upon such instructions at any time.

Indemnity: You agree at all times to keep ANZ Securities and the Bank indemnified from and against:

- All actions, proceedings, claims and demands which may be brought or made against them as a result of accepting the above telephone, facsimile or email instructions; and
- All losses, liabilities and expenses of any type whatsoever incurred by them as a result of accepting the above instructions, whether or not those instructions were valid.

Joint Accounts: ANZ Securities may act on instructions from any one of any Joint Investors (including trustees, partners etc). All such persons accept that they are jointly and severally liable to ANZ Securities and for any instructions given or made by any or all of them and any Authorised Representative. Furthermore, ANZ Securities is entitled to act upon the instructions of any one of those persons unless written, signed instructions from all account holders are provided to the contrary. Upon death of one or more Joint Investor, ANZ Securities may act on instructions from any survivor. If you are a Joint Investor, you agree that in the event of any disagreement between Joint Investors, you should give immediate notice to ANZ Securities and seek independent legal advice. Where there is a dispute in relation to funds jointly invested in the Online Multi-Currency Account, ANZ Securities may decline to process instructions and/or stop the operation of the account, as it relates to the Joint Investor, at the request of a Joint Investor, or at ANZ Securities' discretion, pending resolution of the dispute.

ANZ Online Multi-Currency Account Application

Set-off: ANZ Securities may at any time, without notice to you, apply the whole or any part of your funds invested in any account, including the Online Multi-Currency Account and specific currencies within the Online Multi-Currency Account, towards payment of any indebtedness owed to the Bank by you including fees. ANZ Securities reserves the right to convert foreign currency holdings to New Zealand dollars in order to pay any debts owed to the Bank by you. The cost of such conversion and any additional fees will also be deducted from your funds. If any amount is contingently due or not quantified, ANZ Securities can withhold repayment of your funds invested generally in the Online Multi-Currency Account pending that amount becoming due or being quantified and may set off the maximum liability which may at any time be or become owing. This provision is without prejudice and in addition to any rights of setoff, combination of accounts, lien or other rights which ANZ Securities or the Bank is entitled, whether by way of operation of law, contract or otherwise.

Irrevocable Direction: You give the Bank an irrevocable direction to deduct and pay the whole or any part of your funds invested in the Online Multi-Currency Account as part or full satisfaction of amounts owing to the Bank or ANZ Securities by you.

Variation: The Bank may vary the terms and conditions contained in this Application Form from time to time. Except for interest rates, foreign exchange rates, and other variations that are subject to market fluctuations, the Bank will give you at least 14 days' notice of any change before it takes effect by:

- Direct electronic communication notice to you;
- Publication on the ANZ Share and Bond Trading Website; or
- Publication in the public notices of a national newspaper.

Any variation is effective from the day that the Bank advises that it takes effect.

Notices: You agree to receive all communications and notices including your monthly statement from ANZ Share and Bond Trading by electronic means at the email address recorded on your existing ANZ Share and Bond Trading account, as well as via the ANZ Share and Bond Trading Website.

Taping of Conversations: For evidential and security reasons, ANZ Share and Bond Trading may record conversations.

Consumer Guarantees Act: Where the Consumer Guarantees Act 1993 applies to services supplied by ANZ Securities or the Bank in relation to the Online Multi-Currency Account, then where such service is acquired or held out as being acquired by you for business purposes, you expressly acknowledge and agree that the provisions of the Consumer Guarantees Act 1993 shall not apply to your use of that service.

Governing Law and Jurisdiction: The Online Multi-Currency Account is governed by New Zealand law and the parties submit to the non-exclusive jurisdiction of the courts of New Zealand.

DEFINITIONS

ANZ Securities – ANZ New Zealand Securities Limited, a wholly owned subsidiary of ANZ Bank New Zealand Limited

ANZ Share and Bond Trading Website – www.anzshareandbondtrading.co.nz

Authorised Representatives – persons authorised by an Investor to deal with the Investor's investment in the Online Multi-Currency Account on the Investor's behalf.

Bank – ANZ Bank New Zealand Limited.

Investor – the person or persons subscribing to the Online Multi-Currency Account.

Management Fee – a margin received by ANZ Securities between the wholesale interest rate and the client interest rate.

Nominated Account – New Zealand bank account nominated for receipt of withdrawal monies as specified in the ANZ Share and Bond Trading application form.

On Call Currency Account/s – a series of call debt securities each containing a specified foreign currency.

ANZ Online Multi-Currency Account Application

OFFICE USE ONLY

Application Number:

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Date Confirmation Sent:

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**TO: ANZ Bank New Zealand Limited And
ANZ New Zealand Securities Limited**

1. INVESTOR DETAILS

Existing Account (Client) Number:

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Existing Account Name:

.....

ACCOUNT OPENING REQUIREMENTS:

You must be an existing client of ANZ Share and Bond Trading to apply for an Online Multi-Currency Account.

The Online Multi-Currency Account will be established with reference to your existing account details supplied to ANZ Share and Bond Trading (removing the need for you to supply these details again).

You must, therefore, ensure that the information held by ANZ Share and Bond Trading is current and correct. If your current details are no longer correct you must advise ANZ Share and Bond Trading in writing or by downloading a "Change Details" form from the Account Maintenance section of the ANZ Share and Bond Trading Website and returning it to ANZ Share and Bond Trading by mail.

Persons who are currently nominated as Authorised Representatives on your existing ANZ Share and Bond Trading account will not automatically be authorised to transact on your Online Multi-Currency Account. If you would like to nominate an Authorised Representative for your Online Multi-Currency Account please supply their details in the relevant section on the following page.

Please ensure you carefully read the following:

I/we acknowledge that the Online Multi-Currency Account consists of a range of On Call Currency Accounts offered by the Bank and managed by ANZ Securities.

I/we confirm that I/we are existing clients of ANZ Share and Bond Trading.

I/we acknowledge that my/our existing client details held by ANZ Share and Bond Trading are current. If my/our client details held by ANZ Share and Bond Trading are no longer current, I/we will provide ANZ Share and Bond Trading with a letter updating my/our details.

I/we apply to make an investment in the Online Multi-Currency Account subject to the terms and conditions set out in this Application Form.

A copy of the Bank's current Reserve Bank Disclosure Statement is available, free of charge, on request. It is also available on the ANZ Share and Bond Trading Website.

Definitions for terms used in this Online Multi-Currency Account application form can be found in the 'Definitions' section.

Authorised Representatives: Investors may appoint an Authorised Representative to deal with the Investor's investment in the Online Multi-Currency Account. By signing this Online Multi-Currency Account application form, you are deemed to have appointed the Authorised Representatives listed below.

ANZ Securities will accept transactional instructions from any Authorised Representative without reference to the Investor.

The Authorised Representatives listed below are only authorised to transact on the Investor's Online Multi-Currency Account – they will not be authorised to make share trading transactions on behalf of the Investor (unless separately authorised via the Investor's trading account).

Please note: Authorised Representatives must provide a clear, certified copy of a current and signed passport or driver's licence plus birth certificate in their full legal name.

ANZ Online Multi-Currency Account Application

First authorised representative:

Title:

Surname:

First name(s):

Date of Birth:

Relationship to client:

Residential address:

.....

Town/Suburb

Country Postcode

Email address:

Daytime Phone Number: ()

Mobile Phone Number: ()

Signature of authorised representative:

.....

Second authorised representative:

Title:

Surname:

First name(s):

Date of Birth:

Relationship to client:

Residential address:

.....

Town/Suburb

Country Postcode

Email address:

Daytime Phone Number: ()

Mobile Phone Number: ()

Signature of authorised representative:

.....

2. WITHDRAWALS

To enable your investment to the Online Multi-Currency Account to be repaid, the account details for the New Zealand bank account to which funds should be paid will be the existing bank account nominated by you under your ANZ Share and Bond Trading account.

3. KEYWORD AND SECURITY QUESTIONS

Investors and any Authorised Representative may be asked to confirm their identity by providing a keyword and/or correctly answering one or more security questions.

Please complete the following:

Keyword:

Suggested security Questions :

What is your mother's maiden name?

Where is your place of birth?

What is your pet's name?

Keyword: You agree to keep your keyword and the answers to your security questions confidential, and not to pass that information on to any person other than any Authorised Representative for your funds invested in the Online Multi-Currency Account.

4. TAX

ANZ Securities, as agent for the Bank, will deduct resident withholding tax or non-resident withholding tax based on the information provided by you.

Prospective investors should obtain independent tax advice in relation to their situation before investing.

Please select the preferred tax rate:

- ☐ Please tick this box if you want resident withholding tax deducted from your interest payments at the lowest rate of 10.5%.
- ☐ Please tick this box if you want resident withholding tax deducted from your interest payments at the rate of 17.5%.
- ☐ Please tick this box if you want resident withholding tax to be deducted from your interest payments at the higher rate of 30%.
- ☐ Please tick this box if you want resident withholding tax to be deducted from your interest payments at the highest rate of 33%.
- ☐ Please tick this box if you are a company and want resident withholding tax to be deducted from your interest payments at the Company rate of 28%.
- ☐ Please tick this box if you are exempt from resident withholding tax. You must provide ANZ Share and Bond Trading with a copy of your current resident withholding tax exemption certificate.
- ☐ Please tick this box if you are a non-resident.

Please note that if you are a new Investor and do not advise ANZ Share and Bond Trading of the RWT rate to be applied to your investment, or you do not provide your IRD Number, resident withholding tax will be deducted at the highest applicable (non-declaration) rate.

ANZ Online Multi-Currency Account Application

5. CUSTOMER AUTHORISATION

I/we give the Bank authority to unconditionally and irrevocably accept instructions from ANZ Securities in relation to my/our funds invested in the Online Multi-Currency Account.

I/we also agree, and authorise, ANZ Securities to:

- pay for my/our securities purchases made through ANZ Share and Bond Trading from my/our funds invested in the Online Multi-Currency Account; and
- invest my/our funds in specific currencies within the Online Multi-Currency Account following my/our sale of securities through ANZ Share and Bond Trading, in accordance with this application form and any specific instructions from me/us.

The Online Multi-Currency Account will be your default settlement account for trading unless otherwise instructed in writing to us. Therefore I/we agree to and authorise ANZ Securities to pay for my/our securities purchases made through ANZ Share and Bond Trading, from my/our funds invested in the Online Multi-Currency Account, and for ANZ Securities to invest my/our funds in the Online Multi-Currency Account following my/our sale of securities through ANZ Share and Bond Trading, in accordance with this application form and any specific instructions from me/us.

6. CUSTOMER DECLARATION

To enable the provision of the Online Multi-Currency Account, ANZ Securities and the Bank must disclose to each other certain information collected and held by them in relation to your investment in the Online Multi-Currency Account. Such information may also be disclosed by ANZ Securities or the Bank to Australia and New Zealand Banking Group Limited and its related companies (ANZ Group) for purposes connected to my/our investment in the Online Multi-Currency Account.

Information that you provide to ANZ Securities and/or the Bank will be kept confidential and will be securely held by ANZ Securities, the Bank, and Australia and New Zealand Banking Group Limited. You have the right to access information by calling ANZ Share and Bond Trading on 0800 269 728. A fee may be payable.

To ensure that your information is accurate, please advise ANZ Share and Bond Trading in writing of any changes in your personal details, such as your address.

ANZ Securities and the Bank may collect and use this information to:

- Consider your application for investment in the Online Multi-Currency Account;
- Administer, manage and monitor the Online Multi-Currency Account, and other facilities or products provided to you;
- Comply with any laws in New Zealand or overseas applying to ANZ Securities or the Bank or the Online Multi-Currency Account, and other facilities or products provided to you;
- Conduct market research, data processing and statistical analysis; and
- Unless you disagree, provide you with information about other facilities, products or services including selected third party products or services.

You agree to give ANZ Securities that information if ANZ Securities asks for it.

ANZ Securities and the Bank may disclose information about you to its agents or contractors for the above purposes.

ANZ Securities and the Bank may disclose information about you to comply with any laws in New Zealand or overseas applying to ANZ Securities or the Bank or the Online Multi-Currency Account, and other facilities or products provided to you and where required by any relevant NZX rules and regulations. ANZ Securities and the Bank may give your information to any member of the ANZ Group or any government authority in New Zealand or overseas. ANZ Securities and the Bank can give information about you to help them comply with laws in New Zealand or overseas or to help them decide what they need to do to comply with laws in New Zealand or overseas.

ANZ Securities and the Bank may disclose information about you or your investment to any Authorised Representative to your accounts. If you are under 18 years of age, ANZ Securities and the Bank may contact your parent(s)/guardian(s) to disclose or to collect information about you that will help ANZ Securities and the Bank contact you, or to obtain repayment of any amount you owe to ANZ Securities or the Bank.

ANZ Securities and the Bank may obtain information and make such enquiries about you as they may consider necessary or desirable from any source including its agents and contractors and credit reference agencies for the above purposes.

I/we:

- Declare that I/we have read and understood the terms and conditions and the charges contained in this Application Form;
- Acknowledge that the information contained in this Application Form provides the basis of the agreement between me/us, ANZ Securities and the Bank as it relates to the Online Multi-Currency Account;
- Represent and warrant that the information contained in this Application Form is true and correct;
- Warrant that where I/we are signing this application form as a trustee, director or partner I/we have full power and authority to do so; and
- Declare that I/we am/are not (an) undischarged bankrupt(s) and I/we am/are not liable under any proceedings under the Insolvency Act 1967;
- Consent to the collection, use and sharing of personal information provided to ANZ Securities and the Bank as set out in this Application Form;
- I/we nominate our Online Multi-Currency Account as my/our nominated trading settlement bank account from which application monies or transaction fees may be debited and to which funds may be credited or debited following the execution of trade orders, unless otherwise instructed to ANZ Share and Bond Trading in writing.

Before signing this Application Form, Investor(s) should ensure they have received where required, independent professional advice.

Please sign your name(s) below in accordance with the above customer declaration.

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ANZ Online Multi-Currency Account Application

If investor is an individual/joint:

Investor's Signature:

.....

Investor's Full Name:

.....

Date

Joint Investor's Signature:

.....

Joint Investor's Full Name:

.....

Date

Joint Investor's Signature:

.....

Joint Investor's Full Name:

.....

Date

If investor is a company:

Two directors of the company must sign unless the company only has one director, in which case the signature of the sole director of the company must be witnessed.

Director's Signature:

.....

Director's Full Name:

.....

Date

Director's Signature:

.....

Director's Full Name:

.....

Date

Witnessed by:

Witness Signature:

.....

Full Name:

.....

Occupation:

Address:

.....

Date

If investor is a trust:

Every trustee of the trust must sign:

Trustee's Signature:

.....

Trustee's Full Name:

.....

Date

Trustee's Signature:

.....

Trustee's Full Name:

.....

Date

Trustee's Signature:

.....

Trustee's Full Name:

.....

Date

If there are more than three trustees of the trust, please attach additional signature pages, as required.

ANZ Online Multi-Currency Account Application

If Investor Is A Partnership:

Every partner in the partnership must sign:

Partner's Signature:

.....

Partner's Full Name:

.....

Date

Partner's Signature:

.....

Partner's Full Name:

.....

Date

Partner's Signature:

.....

Partner's Full Name:

.....

Date

If there are more than three partners in the partnership, please attach additional signature pages, as required.

7. SUBMIT YOUR APPLICATION

To submit your application for investment in the Online Multi-Currency Account, please complete this Application Form and mail it to ANZ Share and Bond Trading, PO Box 1790, Wellington 6140, New Zealand.

In accordance with the 'How to Invest' section of this form, you may also need to forward your initial investment amount to the Online Multi-Currency Account and any evidence required as per the Customer Declaration section of this form.

ANZ Securities and the Bank have the sole discretion to either accept or decline applications in the Online Multi-Currency Account. Once your application has been received and considered, you will receive an email from ANZ Share and Bond Trading confirming or declining your investment in the Online Multi-Currency Account.

If you have any queries about the Online Multi-Currency Account, you can call ANZ Share and Bond Trading on **0800 269 728** or visit the ANZ Share and Bond Trading Website.